



Quarantor Account # [REDACTED]  
Quarantor Name: Wolfgang Balzer  
Statement Date: 03/27/19  
Payment Due Date: 04/26/19  
Page: 1 of 2

Amount Due

\$1,604.51

**It is your responsibility to pay the total amount due by 04/26/19.**

*See following pages for statement details*

Amount Due:

Current	30 - 59 days	60 - 89 days	Over 90 days
\$1,604.51	\$0.00	\$0.00	\$0.00

**Pay by Credit Card**

**Online**

- Online bill payments are processed through MyChart at <https://www.MyChart.PLLS.org>

**Phone**

- Please contact (877) HHC-BILL or (877) 442-2455

**Pay by Check**

- Please make checks payable to:  
**Hartford HealthCare**  
**P.O. Box 419032**  
**Boston, MA 02241**

**Payment Plans/Financial Assistance**

- For more information regarding payment options and financial assistance, please call (877) HHC-BILL or (877) 442-2455
- Patient financial assistance information, as well as an application, can be found on our website under the Patients and Visitors tab at <https://hartfordhealthcare.org>

**Additional Questions?**

- Our representatives are available to assist you Monday through Friday. Please call us at (877) HHC-BILL or (877) 442-2455

Your payment will be posted to the oldest open outstanding balance on the account at the time your payment is received.

**Please Note:** This may not necessarily be the oldest date of service.

Hartford HealthCare is pleased to offer the option of paperless statements. If you are interested in paperless statements please visit <https://www.MyChart.PLLS.org> or ask a representative for information.

Please detach and return bottom portion with your payment.

0309/10 HHC21





Guarantor Account # [REDACTED]  
 Guarantor Name: Wolfgang Balzer  
 Statement Date: 03/27/18  
 Payment Due Date: 04/28/18  
 Page: 2 of 2

Date	Description	Charges	Insurance Pmts/Adjts	Patient Pmts/Adjts	Patient Balance
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**Patient:** Balzer, Wolfgang [REDACTED]  
**Department:** Hartford Hospital Perioperative Surgical Services

Our records indicate that you are now financially responsible for the balance due. We have processed an insurance claim for your services on the date listed. Please remit payment in full by the due date. Please contact Customer Service at (877) HHC-BILL with any questions.

Hospital Services (including equipment supplies room charges non-physician medical staff, etc.)

11/27/18	PHARMACY - GENERAL CLASSIFICATION	\$512.01			
	MEDICAL/SURGICAL SUPPLIES & DEVICES (ALSO SEE 062X, AN EXTENSION OF 027X)- GENERAL CLASSIFICATION	\$3,417.51			
	PROCEDURE	\$10,279.20			
	ANESTHESIA - GENERAL CLASSIFICATION	\$1,309.95			
	PHARMACY - EXTENSION OF 026X - GENERAL	\$60.41			
	RECOVERY ROOM - GENERAL CLASSIFICATION	\$735.13			
	<b>Total Charges</b>	<b>\$15,304.20</b>			
	CIGNA Payments		-\$8,441.79		
	CIGNA Adjustments		-\$5,761.95		
	<b>Total Insurance Payments and Adjustments</b>		<b>-\$14,203.74</b>		
	PRE-PAYMENT ELECTIVE - 11/20/18			-\$669.55	
	Patient Balance				\$1,410.92

**Patient:** Balzer, Wolfgang [REDACTED]  
**Provider:** David E Curtis, MD **Department:** Hartford Hospital Perioperative Surgical Services

Our records indicate that you are now financially responsible for the balance due. We have processed an insurance claim for your services on the date listed. Please remit payment in full by the due date. Please contact Customer Service at (877) HHC-BILL with any questions.

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Professional Services (including Physicians, APRNs, Physician Assistants, etc.)

11/27/18	LAP, INGUINAL HERNIA REPR, INITIAL	\$2,512.50			
	CIGNA Payments		-\$774.36		
	CIGNA Adjustments		-\$1,544.55		
	<b>Total Insurance Payments and Adjustments</b>		<b>-\$2,318.91</b>		
	Patient Balance				\$193.59
	<b>Balance Due</b>				<b>\$1,604.51</b>



April , 2019

## NPR Bill of the Month

Dear NPR,

I'm writing to tell you about a recent experience we had/are having with Hartford HealthCare for an elective procedure on 11/27/18 that we were quoted days before would be several thousand dollars less than the amount actually billed.

My husband recently had bilateral hernia repair surgery at Hartford Hospital. This was an elective surgery. We spoke with them 7 days before the surgery and got a quote so that we could be informed consumers, and make the best financial decision for our family. We were able to get in contact with the hospital ("Elizabeth from Registration at Hartford HealthCare" on 11/20/2018) and the surgeon's office, however, the information we were given to contact the anesthesiologist was unfruitful (Elizabeth told us to call (203) 828-0833 – Number went to a answering machine that you could not leave a message with – tried to call four times).

The quotes were broken down as 1) what the office would bill, 2) what the contracted rate from Cigna would bring it down to, and then 3) what our 20% co-insurance would be. We were never given valid contact information for the anesthesiologist to even get a quote. Several months after the surgery we received a bill for more then 50% of the quote we were given only days before the surgery took place. See chart below for the details:

	Hospital			Surgeon		
	Quote	Actual	% Increase	Quote	Actual	% Increase
<b>Bill</b>	\$10,333.16	\$16,314.21	58%	\$1,675.00	\$2,512.50	50%
<b>Cigna contracted rate</b>	\$6,995.56	\$10,552.26	51%	\$469.44	\$967.95	106%
<b>20% Co-Insurance</b>	\$1,399.11	\$2,110.47	51%	\$93.88	\$193.59	106%

We called once we received this bill (12/24/18) and the billing person we spoke with at Hartford HealthCare (Cassandra in billing, then her supervisor, Chrislynn in "Patient Accounts") said they would send the bill to their Integrity Department. During this phone call Chrislynn was able to pull a copy of a written estimate that she said she was unable to print or send to us because it was "in the system, I can't print it out, it's a database". She said that the quote was only a quote and doesn't take into consideration any complications. We know from the post-op report that there were no complications, the surgery took the estimated amount of time, he was in recovery for the estimated amount of time, and the surgeon told us everything went well.

We recently heard back from Hartford HealthCare saying that everything checked out just fine with their Integrity Department and that we owe the higher bill. We are currently in the process of trying to get them to be more transparent about how the number for the quote was arrived at, how there could be such a discrepancy between the quote in the final bill, and how the Integrity Department came to the

conclusion that everything checked out okay. So far, no concrete answer.

We are told in this day and age that we need to call and get quotes to be informed consumers to avoid surprise medical bills. We should be able to “shop around” for elective care. However, when we did this, we were not given even reasonably accurate information from which to make a decision. There is no reason that a quote for a code should be so off only days before the complication-free procedure. It makes it impossible to plan financially for medical needs. There is no other consumer industry where this would be tolerated. When you are told that you will pay one thing for something and then the final bill is several thousand dollars more, you would have the option then not to purchase that item. The surgery already took place, there is no way to take it back, and we likely would not have chosen to have the surgery if we knew it was going to be several thousand dollars more. We thought we did everything we could possibly have done to be informed consumers and know what we would pay for this procedure, and yet we still face unexplained surprise high bills.

Thank you for reading our story. Please let us know if you think that this is worth investigating and if you are interested in further details (we have voice recordings of our conversation with the billing people after we received the paper bills, and all the paper bills).

Thank you,  
Farren Balzer

[REDACTED]

Cc:  
Hartford HealthCare  
Office of Healthcare Advocate  
NBC Trouble Shooters